Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Document Page 1 of 68

	States Bankı rthern District						Voluntary Petition
Name of Debtor (if individual, enter Last, First, Blanco, Angelberto	, Middle):			of Joint De		e) (Last, First,	Middle):
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	8 years		(inclu	de married,		trade names)	in the last 8 years :
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all) xxx-xx-8914	ayer I.D. (ITIN) No./0	Complete EII	(if mor	our digits or than one, s	tate all)	r Individual-T	Faxpayer I.D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, City, a 5604 Lyons Street Morton Grove, IL	_	ZIP Code	Street 56		Joint Debtor Street	(No. and Str	reet, City, and State): ZIP Code
County of Residence or of the Principal Place o		60053		-	ence or of the	Principal Pla	60053 ace of Business:
Cook Mailing Address of Debtor (if different from str	eet address):		Co Mailir		of Joint Debt	tor (if differer	nt from street address):
				8			,
		ZIP Code					ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	r						
Type of Debtor (Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	(Check ☐ Health Care Bu ☐ Single Asset Re in 11 U.S.C. § 3 ☐ Railroad ☐ Stockbroker ☐ Commodity Bre ☐ Clearing Bank ☐ Other ☐ Tax-Exe	eal Estate as (101 (51B)) oker mpt Entity (i, if applicable) exempt orga	nization	defined	er 7 er 9 er 11 er 12 er 13 are primarily co	Petition is Fil	napter 15 Petition for Recognition a Foreign Main Proceeding napter 15 Petition for Recognition a Foreign Monmain Proceeding a Foreign Nonmain Proceeding e of Debts c one box) Debts are primarily business debts.
Filing Fee (Check or	Code (the Intern		Code).	a perso		household purp	•
■ Full Filing Fee attached □ Filing Fee to be paid in installments (application for the court's consist unable to pay fee except in installments. Fulling Fee waiver requested (applicable to clattach signed application for the court's constallments.	able to individuals on sideration certifying t Rule 1006(b). See Offi hapter 7 individuals o	hat the debto cial Form 3A. only). Must	r Check	Debtor is Debtor is if: Debtor's a to insiders all applica A plan is Acceptance	a small busin not a small b aggregate nor s or affiliates) ble boxes: being filed w ces of the pla	ness debtor as usiness debto acontingent li are less than with this petition in were solicit	defined in 11 U.S.C. § 101(51D). or as defined in 11 U.S.C. § 101(51D). iquidated debts (excluding debts owed a \$2,190,000.
Statistical/Administrative Information	erty is excluded and	nsecured cred administrativ	litors.		28 ***	THIS	SPACE IS FOR COURT USE ONLY
	1,000- 5,001- 5,000 10,000	10,001-	□ 25,001- 50,000	50,001- 100,000	OVER 100,000		
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion			
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million	\$50,000,001 to \$100	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion			

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Document Page 2 of 68

Page 2 Name of Debtor(s): Voluntary Petition Blanco, Angelberto Blanco, Michelle (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Robin C. Reizner -- State Bar No. June 24, 2009 Signature of Attorney for Debtor(s) (Date) Robin C. Reizner -- State Bar No. 6190728 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Page 3 of 68 Document B1 (Official Form 1)(1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

▼ /s/ Angelberto Blanco

Signature of Debtor Angelberto Blanco

X /s/ Michelle Blanco

Signature of Joint Debtor Michelle Blanco

Telephone Number (If not represented by attorney)

June 24, 2009

Date

Signature of Attorney*

X /s/ Robin C. Reizner -- State Bar No.

Signature of Attorney for Debtor(s)

Robin C. Reizner -- State Bar No. 6190728

Printed Name of Attorney for Debtor(s)

Law Offices of Robin C. Reizner

Firm Name

8700 N. Waukegan Ste 130 Morton Grove, IL 60053

Address

(847) 583-0603 Fax: (847) 583-0596

Telephone Number

June 24, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Blanco, Angelberto Blanco, Michelle

Signatures

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Document Page 4 of 68

B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Angelberto Blanco Michelle Blanco		Case No.	
		Debtor(s)	Chapter	7
				-

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Document Page 5 of 68

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Angelberto Blanco Angelberto Blanco
Date: June 24, 2009

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Document Page 6 of 68

B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Angelberto Blanco Michelle Blanco		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Document Page 7 of 68

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Michelle Blanco Michelle Blanco
Date: June 24, 2009

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Document Page 8 of 68

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Angelberto Blanco,		Case No.		
	Michelle Blanco				
•		Debtors	Chapter	7	
			*		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED	NO. OF	ASSETS	LIABILITIES	OTHER
TABLE OF SCHEDULE	(YES/NO)	SHEETS	1100210		OTTEN
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	7,720.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		8,783.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	23		98,171.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,311.67
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,272.00
Total Number of Sheets of ALL Schedu	ıles	35			
	T	otal Assets	7,720.00		
			Total Liabilities	106,954.00	

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Document Page 9 of 68

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Angelberto Blanco,		Case No.		
	Michelle Blanco				
_		Debtors	Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	4,311.67
Average Expenses (from Schedule J, Line 18)	4,272.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	5,039.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		3,283.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		98,171.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		101,454.00

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Document Page 10 of 68

B6A (Official Form 6A) (12/07)

In re	Angelberto Blanco,	Case No.
	Michelle Blanco	

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property Husband, Wife, Joint, or Community Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Document Page 11 of 68

B6B (Official Form 6B) (12/07)

In re	Angelberto Blanco,	Case No.
	Michelle Blanco	

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand		U.S. Currency	н	10.00
			U.S. Currency	W	10.00
2.	Checking, savings or other financial		Checking:	J	150.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Savings	W	50.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.		Ordinary Household Goods and Furnishings none valued in excess of \$500.00	J	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6.	Wearing apparel.		Ordinary Wearing Apparel	н	500.00
			Ordinary Wearing Apparel	W	500.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10.	Annuities. Itemize and name each issuer.	X			
			(Total	Sub-Total of this page)	al > 2,220.00

2 continuation sheets attached to the Schedule of Personal Property

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Document Page 12 of 68

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Angelberto Blanco,	Case No
	Michelle Blanco	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
(1 2 (Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
(Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
ä	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.]	Interests in partnerships or joint ventures. Itemize.	X			
ä	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
1	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. (Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
6	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
i	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
t	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
				0.1.5	1. 0.00
			(Sub-Total of this page)	al > 0.00

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Document Page 13 of 68

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Angelberto Blanco,
	Michelle Blanco

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	20	01 Jeep Cherokee 90,000 Miles	W	5,500.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

5,500.00

Total > **7,720.00**

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Document Page 14 of 68

B6C (Official Form 6C) (12/07)

In re	Angelberto Blanco,	Case No
	Michelle Blanco	

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand U.S. Currency	735 ILCS 5/12-1001(b)	10.00	10.00
U.S. Currency	735 ILCS 5/12-1001(b)	10.00	10.00
Checking, Savings, or Other Financial Accounts, Checking:	Certificates of Deposit 735 ILCS 5/12-1001(b)	150.00	150.00
Savings	735 ILCS 5/12-1001(b)	50.00	50.00
Household Goods and Furnishings Ordinary Household Goods and Furnishings none valued in excess of \$500.00	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
<u>Wearing Apparel</u> Ordinary Wearing Apparel	735 ILCS 5/12-1001(a)	500.00	500.00
Ordinary Wearing Apparel	735 ILCS 5/12-1001(a)	500.00	500.00
Automobiles, Trucks, Trailers, and Other Vehicles 2001 Jeep Cherokee 90,000 Miles	<u>s</u> 735 ILCS 5/12-1001(c)	4,800.00	5,500.00

Total: 7,020.00 7,720.00

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Page 15 of 68 Document

B6D (Official Form 6D) (12/07)

In re	Angelberto Blanco,	
	Michelle Blanco	

Case No.

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated" in the column labeled "Unliquidated, place an "X" in the column labeled "Unliquidated, pla

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H V	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	l G l	UNLIQUIDA	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 90102438355980001			Opened 1/01/02 Last Active 9/17/03	T	D A T E D			
Nissan Motor Acceptance P.O. Box 0502 Carol Stream, IL 60132-0502		J	Automobile		U			
			Value \$ 5,500.00				8,783.00	3,283.00
Account No.			Value \$ Value \$	-				
Account No.			Value \$					
continuation sheets attached			(Total of t	Subto his p			8,783.00	3,283.00
			(Report on Summary of So		ota ule		8,783.00	3,283.00

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Document Page 16 of 68

B6E (Official Form 6E) (12/07)

In re	Angelberto Blanco,	Case No.
	Michelle Blanco	

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busines whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance, 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Document Page 17 of 68

B6F (Official Form 6F) (12/07)

In re	Angelberto Blanco,		Case No.	
	Michelle Blanco			
_		Debtors	,	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. \$112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE,	C O D E B T	H	4 [DATE CLAIM WAS INCURRED AND) N I L	D I S P U T E D	
AND ACCOUNT NUMBER (See instructions above.)	B T O R	C	ı	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N		U T E D	AMOUNT OF CLAIM
Account No. A003965554-0	-			3/2009 Medical	Ť	ED		
ACL P.O. Box 27901 Milwaukee, WI 53227		J	,					
Account No. GD756A xxx-xx-8914-1			-	Student Loan				150.00
ACS P.O.Box 78208 Phoenix, AZ 85062-8208		н	4					
A AN 05000004.44		_	4	On and 1 0/04/05 Last Asilina 40/04/00	_	_	_	4,000.00
Account No. 3588089141 Acs/college Loan Corpo Po Box 7051 Utica, NY 13504		н		Opened 2/01/05 Last Active 12/01/08 Educational				
								3,719.00
Account No. 328483177 Advocate Health Group P.O. Box 5598 Chicago, IL 60680		J		021309 Medical Bill				2 200 22
					Sul	otot	al	2,800.00

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Document Page 18 of 68

B6F (Official Form 6F) (12/07) - Cont.

In re	Angelberto Blanco,	Case No	
	Michelle Blanco		

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community UNLLQULDAFED CODEBTOR CREDITOR'S NAME, ONTINGENT **MAILING ADDRESS** DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM AMOUNT OF CLAIM AND ACCOUNT NUMBER J IS SUBJECT TO SETOFF, SO STATE. С (See instructions above.) 2/2009 Account No. 00375537 Medical **Advocate Medical Group** W 701 Lee Street, Suite 300 Des Plaines, IL 60016 450.00 Account No. 327097556 8/2008 Medical **Advocate-Lutheran General Hospital** W P.O. Box 73208 Chicago, IL 60673-7208 400.00 Account No. 2053 10/2008 Pay Day Loan AmeriCash Loans W 880 Lee Street Suite 302 Des Plaines, IL 60016 2,000.00 1/2008 Account No. 52429895 Returned Check Check # 001088 **Best Buy** W **Retail Services** P O Box 17298 Baltimore, MD 21297-1298 80.00 Account No. **Certegy payment Recovery Systems** 11601 Roosevelt Boulevard

Saint Petersburg, FL 33716

Sheet no. <u>1</u> of <u>22</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Representing: Best Buy

Subtotal (Total of this page)

2,930.00

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Document Page 19 of 68

B6F (Official Form 6F) (12/07) - Cont.

In re	Angelberto Blanco,	Case No
	Michelle Blanco	

Debtors

	1.0			10	1	_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 517805729108			Opened 12/01/07 Last Active 1/01/09	T	T E D		
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		Н	CreditCard				0.00
Account No. 517805729108	╁		Opened 12/01/07 Last Active 1/01/09	+			
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		н	CreditCard				0.00
Account No. 62062183746911001			Opened 10/01/07 Last Active 10/17/08	\dagger		t	
Capital One Auto Finance 3901 N Dallas Pkwy Plano, TX 75093		Н	Automobile				20,000.00
Account No.	╀		NCO Financial Systems	+	┝	┝	20,000.00
Representing: Capital One Auto Finance			507 Prudential Road Philadelphia, PA 19101-8547				
Account No. 52429895			11/2008				
Certegy payment Recovery Systems 11601 Roosevelt Boulevard Saint Petersburg, FL 33716		J	Returned Check Best Buy				400.00
							100.00
Sheet no. 2 of 22 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	•		(Total of	Sub this			20,100.00

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Page 20 of 68 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Angelberto Blanco,	Case No.
	Michelle Blanco	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J C	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. W05761 Certified Services Inc Po Box 177 Waukegan, IL 60079	-	J	Opened 8/01/08 CollectionAttorney Euclid Video		E D		92.00
Account No. 4510728025 Charter One Bank P O Box 480029 Niles, IL 60714		W	1/2009 Credit card purchases				1,000.00
Account No. Representing: Charter One Bank	-		Associated Credit Services P.O. Box 9100 Hopkinton, MA 01748-9100				
Account No. 4511846803 Charter One Bank P O Box 480029 Niles, IL 60714		Н	1/2009 Credit card purchases				600.00
Account No. Representing: Charter One Bank			Associated Credit Services P.O. Box 9100 Hopkinton, MA 01748-9100				
Sheet no. <u>3</u> of <u>22</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		•	(Total of t	Sub his			1,692.00

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Document Page 21 of 68

B6F (Official Form 6F) (12/07) - Cont.

In re	Angelberto Blanco,	Case No.
	Michelle Blanco	

Debtors

	1.	ı	I I Wer I i con in	10	1	15	1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu: H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 10011120271908			Opened 4/01/00 Last Active 8/01/03	Т	T E		
Chase Manhattan Attn: Bankruptcy Research Dept 3415 Vision Dr Columbus, OH 43219		J	Automobile		D		0.00
Account No. 10011120271908			Opened 4/01/00 Last Active 8/01/03	+	\vdash		
Chase Manhattan Attn: Bankruptcy Research Dept 3415 Vision Dr Columbus, OH 43219	-	J	Automobile				0.00
Account No. 542418077944			Opened 7/01/07 Last Active 2/08/08	T			
Citi Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64915		н	CreditCard				2,096.00
Account No. 542418059102			Opened 12/01/07 Last Active 1/01/08	\dagger	H		
Citi Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64915		J	CreditCard				1,832.00
Account No. 35880891421	╁		Opened 8/01/06 Last Active 12/01/08	+	\vdash	\vdash	
Citi Corp Credit Services Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195	•	н	Educational				4,595.00
Sheet no. 4 of 22 sheets attached to Schedule of				Sub	tota	1 <u> </u>	
Creditors Holding Unsecured Nonpriority Claims			(Total of				8,523.00

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Page 22 of 68 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Angelberto Blanco,	Case No.
	Michelle Blanco	

Debtors

	1^	1	ahand Wife Link on Occasionalis	1.			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONT INGEN	QU	I S P U T E D	AMOUNT OF CLAIM
Account No. 35880891420			Opened 8/01/06 Last Active 12/01/08	╗╸	E D		
Citi Corp Credit Services Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		н	Educational				2,825.00
Account No. 35880891421	╁		Opened 8/01/06 Last Active 12/01/08	+	+	-	
Citi Corp Credit Services Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		н	Educational				4,595.00
Account No. 35880891420			Opened 8/01/06 Last Active 12/01/08		t		
Citi Corp Credit Services Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		н	Educational				2,825.00
Account No. 2714098643	╁		Opened 9/01/07 Last Active 5/23/08	+	+		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Citibank Na Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		н	Unsecured				2,458.00
Account No. 915706602	╁		Opened 7/01/07 Last Active 6/04/08		+	+	, , ,
Citibank Na Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		н	CheckCreditOrLineOfCredit				2,001.00
Sheet no5 of _22 sheets attached to Schedule of				Sub	ntot.	 a1	,
Creditors Holding Unsecured Nonpriority Claims			(Total o				14,704.00

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Document Page 23 of 68

B6F (Official Form 6F) (12/07) - Cont.

In re	Angelberto Blanco,	Case No
	Michelle Blanco	

Debtors

-				_	_	_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T	Hus H W J C	band, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGE	UNLIGUIDATE	DISPUTED	AMOUNT OF CLAIM
Account No.			CCSI	⊢ ₹	A		
Representing: Citibank Na			P.O.Box 34119 Memphis, TN 38184		D		
Account No. 8798100870628101 Comcast 2508 W. Route 120 Mchenry, IL 60051-4712		J	2/2009 Cable				
,,							1,000.00
Account No. 31373693 Cook County States Attorneys P.O. Box A3984 Chicago, IL 60690-3984			2008 Bad Check				600.00
Account No. 1497320162 Credit Protect Assoc. Po Box 802068 Dallas, TX 75380		н	Opened 9/01/08 CollectionAttorney Comcast				1,011.00
Account No. 758433457 Credit Protect Assoc. Po Box 802068 Dallas, TX 75380		J	Opened 9/01/02 CollectionAttorney Hollywood Video				127.00
Sheet no. <u>6</u> of <u>22</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	<u> </u>		(Total of	Sub			2,738.00

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Page 24 of 68 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Angelberto Blanco,	Case No.
	Michelle Blanco	

Debtors

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	١٢	DISPUTED	AMOUNT OF CLAIM
Account No. 1302830540	T	T	Opened 4/01/06	₩	DATED		
Credit Protect Assoc. Po Box 802068 Dallas, TX 75380		н	CollectionAttorney Comcast		D		0.00
Account No. 1302830540	t		Opened 4/01/06	T			
Credit Protect Assoc. Po Box 802068 Dallas, TX 75380		н	CollectionAttorney Comcast				0.00
Account No. 79450119046053405	┢		Opened 8/01/07 Last Active 5/27/08	\perp			
Dell Financial Services Attn: Bankruptcy Dept. 12234 North Ih 35 Austin, TX 78753		н	ChargeAccount				957.00
Account No.		T	Cable				
Directv PO Box 9001069 Louisville, KY 40290-1069		J					100.00
Account No.	H	T	CBCS	\vdash			
Representing: Directv			P O Box 69 Columbus, OH 43216				
Sheet no7 of _22_ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub			1,057.00
Ciculois Holding Onsecuted Noliphotity Claims			(Total of t	1118	pag	(C)	l

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Document Page 25 of 68

B6F (Official Form 6F) (12/07) - Cont.

In re	Angelberto Blanco,	Case No.
	Michelle Blanco	

Debtors

	1.			1.	1	-	1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDATED	D I S P U T E D	AMOUNT OF CLAIM
Account No. 40783928 Ford Motor Credit Corporation National Bankruptcy Center Po Box 537901 Livonia, MI 48153		н	Opened 5/01/06 Last Active 9/15/08 Automobile	T	T E D		5,000.00
Account No. Representing: Ford Motor Credit Corporation			Freedman Anselmo Lindberg & Rappe 1807 W. Deihl Road Suite 333 P.O. Box 3228 Naperville, IL 60566-7228				
Account No. GE Capital P O Box 103101 Roswell, GA 30076	-	Н					350.00
Account No. Representing: GE Capital			NCI/Ocwen P.O. Box 740616 Atlanta, GA 30374-0616				333.33
Account No. 601918033305 GEMB / HH Gregg Attention: Bankruptcy Po Box 103106 Roswell, GA 30076	-	н	Opened 5/06/05 Last Active 6/01/08 ChargeAccount				0.00
Sheet no. <u>8</u> of <u>22</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	<u></u>		(Total of	Sub this			5,350.00

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Page 26 of 68 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Angelberto Blanco,	Case No
	Michelle Blanco	

Debtors

	1.0		sband, Wife, Joint, or Community	T_	1 11	Ιn	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		UNLIQUIDA	DISPUTED	AMOUNT OF CLAIM
Account No. 601918033305			Opened 5/06/05 Last Active 6/01/08	Т	A T E D		
GEMB / HH Gregg Attention: Bankruptcy Po Box 103106 Roswell, GA 30076		н	ChargeAccount				0.00
Account No. 6032203382547866	╁		Opened 11/01/07 Last Active 12/27/07	+		<u> </u>	
GEMB / Walmart Attention: Bankruptcy Po Box 103106 Roswell, GA 30076		н	ChargeAccount				
							1,409.00
Account No. Representing: GEMB / Walmart			Meyer & Njus 134 N. LaSalle Street Suite 1840 Chicago, IL 60602				
Account No. 504662012016			Opened 12/28/07 Last Active 11/01/08	+			
Gemb/jewelry Exchange Po Box 981439 El Paso, TX 79998		н	ChargeAccount				
Account No. 504662012016	╁		Opened 12/28/07 Last Active 11/01/08	+	<u> </u>		0.00
Gemb/jewelry Exchange Po Box 981439 El Paso, TX 79998		н	ChargeAccount				
							0.00
Sheet no. <u>9</u> of <u>22</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			1,409.00

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Page 27 of 68 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Angelberto Blanco,	Case No.
	Michelle Blanco	

Debtors

	10		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	10	1	15	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXFLXGEX	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 11040800001754941			Opened 11/04/08 Last Active 11/18/08	٦	E		
Glenview Cu 1312 Waukegan Road Glenview, IL 60025		J	Unsecured		D		961.00
Account No. 9608700	╁		Opened 12/01/05	+	+	\perp	
Harvard Collection 4839 N Elston Ave Chicago, IL 60630		J	CollectionAttorney Comed				59.00
Account No. 520094007195	╂		Opened 10/01/08 Last Active 12/01/08	+	╀	+	00.00
Hsbc Bank Po Box 5253 Carol Stream, IL 60197	-	н	CreditCard				450.00
Account No. 520094007195	╁		Opened 10/01/08 Last Active 12/01/08	+	+	+	
Hsbc Bank Po Box 5253 Carol Stream, IL 60197	-	Н	CreditCard				334.00
Account No. 700119192055	╁		Opened 12/26/05 Last Active 9/25/08	+		 	
Hsbc Best Buy Attn: Bankruptcy Po Box 6985 Bridge Water, NJ 08807		н	ChargeAccount				1,200.00
Sheet no. 10 of 22 sheets attached to Schedule of	<u> </u>	I	<u> </u>	 Sub	tota	ı ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of				3,004.00

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Document Page 28 of 68

B6F (Official Form 6F) (12/07) - Cont.

In re	Angelberto Blanco,	Case No.
	Michelle Blanco	

Debtors

		_					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C H	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGENT	UNLIQUIDAT	DISPUTED	AMOUNT OF CLAIM
Account No.	1	T	NAFS	ĦΫ	T		
Representing: Hsbc Best Buy			165 Lawrence Bell Drive #100 P.O Box 9027 Buffalo, NY 14231		D		
Account No. 702127133950 Hsbc Best Buy		Н	Opened 12/26/05 Last Active 5/16/07 ChargeAccount				
Attn: Bankruptcy Po Box 6985 Bridge Water, NJ 08807							0.00
Account No. 700119192055			Opened 12/26/05 Last Active 9/25/08				
Hsbc Best Buy Attn: Bankruptcy Po Box 6985 Bridge Water, NJ 08807		Н	ChargeAccount				0.00
Account No. 702127133950	+	+	Opened 12/26/05 Last Active 5/16/07	+	+	\vdash	0.00
Hsbc Best Buy Attn: Bankruptcy Po Box 6985 Bridge Water, NJ 08807		Н	ChargeAccount				0.00
Account No. 230710800003	+		Opened 1/22/08 Last Active 1/01/09				
Hsbc/tax Attn: Bankruptcy Po Box 15522 Wilmington, DE 19850		J	Unsecured				122.00
Sheet no11_ of _22_ sheets attached to Schedule or				Sub	tot	1	
Creditors Holding Unsecured Nonpriority Claims	L		(Total o				122.00

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Page 29 of 68 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Angelberto Blanco,	Case No.
	Michelle Blanco	

Debtors

CDEDITORIO MANG	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	UNLIQUIDA	SPUTED	AMOUNT OF CLAIM
Account No. 4248119914			Opened 10/01/08	Т	A T E		
I C System Inc Po Box 64378 Saint Paul, MN 55164		н	CollectionAttorney At T		D		106.00
Account No. 9035413 Illinois Collection Se 8231 W. 185th St. Ste. 100		J	Opened 6/01/06 CollectionAttorney Rmc Emergency Physicians				100:00
Tinley Park, IL 60487							467.00
Account No. 6832416 Illinois Collection Se 8231 W. 185th St. Ste. 100 Tinley Park, IL 60487		J	Opened 3/01/04 CollectionAttorney Pems				
							275.00
Account No. 10452239 Illinois Collection Se 8231 W. 185th St. Ste. 100 Tinley Park, IL 60487		н	Opened 2/01/08 CollectionAttorney Advanced Radiology Consultants				
Account No. 9035413 Illinois Collection Se 8231 W. 185th St. Ste. 100		J	Opened 6/01/06 CollectionAttorney Rmc Emergency Physicians				56.00
Tinley Park, IL 60487							467.00
Sheet no. <u>12</u> of <u>22</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		·	(Total of	Sub this			1,371.00

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Page 30 of 68 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Angelberto Blanco,	Case No.
	Michelle Blanco	

Debtors

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hus H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	L Q U L	SPUT	AMOUNT OF CLAIM
Account No. 6832416 Illinois Collection Se 8231 W. 185th St. Ste. 100 Tinley Park, IL 60487		J	Opened 3/01/04 CollectionAttorney Pems	T L	D A T E D		
Account No. 10452239 Illinois Collection Se 8231 W. 185th St. Ste. 100 Tinley Park, IL 60487		н	Opened 2/01/08 CollectionAttorney Advanced Radiology Consultants				275.00 56.00
Account No. 9509738 Illinois Tollway P.O. Box 5201 Lisle, IL 60532		J	Various Toll Violations				250.00
Account No. 3098867886 Jareds Jewelers 375 Ghent Rd Akron, OH 44333		н	Opened 12/01/07 Last Active 1/01/09 ChargeAccount				0.00
Account No. 3098867886 Jareds Jewelers 375 Ghent Rd Akron, OH 44333		н	Opened 12/01/07 Last Active 1/01/09 ChargeAccount				0.00
Sheet no. <u>13</u> of <u>22</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			581.00

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Document Page 31 of 68

B6F (Official Form 6F) (12/07) - Cont.

In re	Angelberto Blanco,	Case No.
	Michelle Blanco	

Debtors

	1.			_		-	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu: H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COZH-ZGEZH	U N L L Q U L D A	DISPUTED	AMOUNT OF CLAIM
Account No. 600889533506			Opened 12/27/07 Last Active 8/01/08	Т	T E		
JC Penney Attention: Bankruptcy Department Po Box 103106 Roswell, GA 30076		н	ChargeAccount		D		0.00
Account No. 600889533506	╁		Opened 12/27/07 Last Active 8/01/08				
JC Penney Attention: Bankruptcy Department Po Box 103106 Roswell, GA 30076	-	н	ChargeAccount				0.00
Account No. 5506094	┢		Opened 8/01/03				
Kca Financial Svcs 628 North St Geneva, IL 60134		J	CollectionAttorney Northern II Emer Occ Med.				367.00
Account No. 5772075	┢		Opened 12/01/03				
Kca Financial Svcs 628 North St Geneva, IL 60134		J	CollectionAttorney Medical Imaging Prof Sc				221.00
Account No. 5506094	\vdash		Opened 8/01/03				221.00
Kca Financial Svcs 628 North St Geneva, IL 60134	-	J	CollectionAttorney Northern II Emer Occ Med.				367.00
Sheet no. 14 of 22 sheets attached to Schedule of			S	ubt	ota	1	055.00
Creditors Holding Unsecured Nonpriority Claims			(Total of the	nis j	pag	ge)	955.00

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Page 32 of 68 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Angelberto Blanco,	Case No.
	Michelle Blanco	

Debtors

	С	Ни	sband, Wife, Joint, or Community	I c	Ιυ	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	UNLIQUIDA	SPUTED	AMOUNT OF CLAIM
Account No. 5772075			Opened 12/01/03	Ī	A T E		
Kca Financial Svcs 628 North St Geneva, IL 60134		J	CollectionAttorney Medical Imaging Prof Sc		D		221.00
Account No. 007069835	╀		11/2008	+	<u> </u>	-	221.00
KCRC P.O.Box 30650 Salt Lake City, UT 84130-0650	-	J	Returned Check to Kroger				
							315.00
Account No. 043293786052 Kohls Attn: Recovery Po Box 3120 Milwaukee, WI 53201	-	Н	Opened 10/01/05 Last Active 2/23/07 CreditCard				403.00
Account No. 7001191920557981			Opened 9/01/08	+		-	
Lvnv Funding Llc Po Box 740281 Houston, TX 77274	-	н	Hsbc Bank Nev Best Buy				887.00
Account No. 5269750	\vdash	_	Opened 12/01/08	+	\vdash	\vdash	337.00
Marauder Corporation 74923 Highway 111 Indian Wells, CA 92210		J	CollectionAttorney Money And Moreinc.				315.00
Sheet no. 15 of 22 sheets attached to Schedule of				Sub	tota	ı ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of				2,141.00

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Document Page 33 of 68

B6F (Official Form 6F) (12/07) - Cont.

In re	Angelberto Blanco,	Case No
	Michelle Blanco	

Debtors

				16	1		
(See instructions above.)	O D E B T	Hus H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDATE	DISPUTED	AMOUNT OF CLAIM
Account No. BL0557		- 1	12/2008 Medical	T	T E D		
Mark Allan Berk MD 900 N Westmoreland 222 Lake Forest, IL 60045		w					
							20.00
Account No. 53567			Med1 02 Rjm Pathology Consultants				
Med Busi Bur 1460 Renaissance D Park Ridge, IL 60068		J					
							139.00
National Credit Soluti 3675 E I 240 Service Rd Oklahoma City, OK 73135		J	Opened 12/01/08 CollectionAttorney Bmg Music Service				
							173.00
Account No. 207543			Opened 11/07/07 Last Active 4/29/08 Agriculture				
Nicor Gas Attention: Bankruptcy Department 1844 Ferry Road Naperville, IL 60507		н	Agriculture				
Account No. 985668			Opened 12/16/05 Last Active 1/30/06				538.00
Nicor Gas Attention: Bankruptcy Department 1844 Ferry Road Naperville, IL 60507		J	Agriculture				301.00
Sheet no. <u>16</u> of <u>22</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub			1,171.00

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Document Page 34 of 68

B6F (Official Form 6F) (12/07) - Cont.

In re	Angelberto Blanco,	Case No.
	Michelle Blanco	

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community UNLLQULDAFED CODEBTOR CREDITOR'S NAME, ONTINGENT **MAILING ADDRESS** DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM AMOUNT OF CLAIM AND ACCOUNT NUMBER J IS SUBJECT TO SETOFF, SO STATE. С (See instructions above.) Account No. 207543 Opened 7/27/07 Last Active 4/29/08 Agriculture **Nicor Gas** Н **Attention: Bankruptcy Department** 1844 Ferry Road Naperville, IL 60507 0.00 Account No. 939765 Opened 2/24/06 Last Active 5/10/06 Agriculture **Nicor Gas** Н **Attention: Bankruptcy Department** 1844 Ferry Road Naperville, IL 60507 0.00 Account No. 90102438355980001 Opened 1/01/02 Last Active 9/17/03 Automobile **Nissan Motor Acceptanc** J 8,783.00 Account No. NFR0011749 3/14/2009 **Red Light Photo Northfield Photo Enforcement** W P.O. Box 76904 Cleveland, OH 44101-6500 200.00 Account No. 946181013 2/2009 Medical **Oldsmar Service Center** P.O. Box 740800 J Atlanta, GA 30374-0800 5,500.00 Sheet no. 17 of 22 sheets attached to Schedule of Subtotal 14,483.00 Creditors Holding Unsecured Nonpriority Claims (Total of this page)

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Page 35 of 68 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Angelberto Blanco,	Case No.
	Michelle Blanco	

Debtors

	I c	Ни	sband, Wife, Joint, or Community	I c	Ιυ	D	<u> </u>
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	UNLIQUIDATE	SPUTED	AMOUNT OF CLAIM
Account No. 32802146			Opened 9/01/08	Ī	-		
Oxford Collection Serv 135 Maxess Rd Melville, NY 11747		н	CollectionAttorney Directv		D		62.00
Account No. 32802146			Opened 9/01/08				02.00
Oxford Collection Serv 135 Maxess Rd Melville, NY 11747		н	CollectionAttorney Directv				
							62.00
Account No. PCN 138571 Pathology Consultants North PO Box 88641 Chicago, IL 60680		J	011409 Medical Bill				40.00
Account No. 84733			Village Of Summit				
Receivables Management Inc. (RMI)/ Mortg Attn: Bankruptcy 3348 Ridge Rd Lansing, IL 60438		J					250.00
Account No. 09118-00680			Medical Bill	\dagger			
Resurrection Healthcare 7435 W.Talcott Ave Chicago, IL 60631		J					4 200 20
							1,000.00
Sheet no. <u>18</u> of <u>22</u> sheets attached to Schedule Creditors Holding Unsecured Nonpriority Claims	of		(Total of	Sub this			1,414.00

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Page 36 of 68 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Angelberto Blanco,	Case No.
	Michelle Blanco	

Debtors

Account No. 25194 030309 Medical Bill	CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	Ç	U	D	1	
Resurrection Immediate Care 3101 N Harlem Ave Chicago, IL 60634	MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	W	CONSIDERATION FOR CLAIM. IF CLAIM	ONTINGEN	Q	I U	AMO	OUNT OF CLAIM
Resurrection Immediate Care 3101 N Harlem Ave Chicago, IL 60634 200.00	Account No. 25194				7	T			
Returned Check: Check # 1085	3101 N Harlem Ave		J	Medical Bill		D		_	200.00
H	Account No. 209217759								
Account No. Certegy Payment Recovery Services P.O. Box 038997 Tuscaloosa, AL 35403-8997 Tuscaloosa, AL 3	Supervalu 3465 Jewel/Osco		н						
P.O. Box 038997 Tuscaloosa, AL 35403-8997		_							45.00
T-Mobile P O Box 742596 Cincinnati, OH 45274-2596 Account No. Representing: Cellular phone service 1,400.00 RPM P.O. Box 1548 Lynnwood, WA 98046-1548	Representing:			P.O. Box 038997					
T-Mobile P O Box 742596 Cincinnati, OH 45274-2596 Account No. Representing: RPM P.O. Box 1548 Lynnwood, WA 98046-1548	Account No. 466253103						Γ		
P.O. Box 1548 Lynnwood, WA 98046-1548	P O Box 742596		J	Cellular phone service					1,400.00
Representing: Lynnwood, WA 98046-1548	Account No.				T	Г	Γ		
Sheet no. 19 of 22 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims Subtotal (Total of this page)									1,645.00

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Page 37 of 68 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Angelberto Blanco,	Case No
	Michelle Blanco	

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C H H		CONTINGENT	UNLIQUIDATED	D I S P U T E D	AMOUNT OF CLAIM
Account No. 275649026			2/2009]⊤	T E		
T-Mobile P O Box 742596 Cincinnati, OH 45274-2596		J	Cellular phone service				600.00
Account No.			Afni	+	十	\vdash	
Representing: T-Mobile			P.O. Box 3427 Bloomington, IL 61702-3427				
Account No.			RPM	T	T		
Representing: T-Mobile			10501 SE Main Street, Suite 200 Portland, OR 97222				
Account No. 35502			Opened 1/01/06 Last Active 10/10/06				
Target Po Box 9475 Minneapolis, MN 55440		н	ChargeAccount				0.00
Account No. 35502		H	Opened 1/01/06 Last Active 10/10/06	+	\vdash	\vdash	
Target Po Box 9475 Minneapolis, MN 55440		н	ChargeAccount				0.00
Sheet no. _20 _ of _22 _ sheets attached to Schedule of		_		Sub	tota	ıl	600.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	000.00

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Page 38 of 68 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Angelberto Blanco,	Case No	
	Michelle Blanco		

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	CO	Н	usband, Wife, Joint, or Community	CO	U N	D I	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M		CONTINGENT	UZL-QU-DAFED	D I S P U T E D	AMOUNT OF CLAIM
Account No. 1887072			10 Commonwealth Edison Co	T	E		
Torres Crdit 27 F Carlisle, PA 17013		н					502.00
Account No. 08082810800482			091708				
TRS Recovery Services, Inc 5251 Westheimer Houston, TX 77056		J	Bounced Check - Forever 21				
							150.00
Account No. He2312 Walgreens		J	11/2008 Returned Check: Check # 1098				
							60.00
Account No.			Credit Management Control, INC. P.O. Box 1654				
Representing: Walgreens			Green Bay, WI 54305-1654				
Account No. 595-8			12/2008				
WaMu P.O. Box 660022 Dallas, TX 75266-0022		J	NSF Check Check # 1088				200.00
Sheet no. 21 of 22 sheets attached to Schedule of		-		Sub	tota	1	912.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	312.00

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Document Page 39 of 68

B6F (Official Form 6F) (12/07) - Cont.

In re	Angelberto Blanco,	Case No.
	Michelle Blanco	

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community UNLLQULDAFED CODEBTOR CREDITOR'S NAME, ONTINGENT **MAILING ADDRESS** DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM AMOUNT OF CLAIM AND ACCOUNT NUMBER J IS SUBJECT TO SETOFF, SO STATE. С (See instructions above.) Account No. 595-8 12/2008 **NSF Check** Check # 0001 WaMu J P.O. Box 660022 Dallas, TX 75266-0022 600.00 Opened 7/01/05 Last Active 8/31/05 Account No. 14068771 CollectionAttorney Sprint Pcs West Asset Management Н Attn: Bankruptcy Po Box 105478 Atlanta, GA 30348 0.00 Account No. 14068771 Opened 7/01/05 Last Active 8/31/05 **CollectionAttorney Sprint Pcs West Asset Management** Н Attn: Bankruptcy Po Box 105478 Atlanta, GA 30348 0.00 Account No. 498284629 Opened 1/01/00 Last Active 7/31/00 ChargeAccount Wfnnb/express Po Box 182273 Columbus, OH 43218 Unknown Account No. 498284629 Opened 1/01/00 Last Active 7/31/00 ChargeAccount Wfnnb/express J Po Box 182273 Columbus, OH 43218 Unknown Sheet no. 22 of 22 sheets attached to Schedule of Subtotal 600.00 Creditors Holding Unsecured Nonpriority Claims (Total of this page)

98,171.00

Total

(Report on Summary of Schedules)

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Document Page 40 of 68

B6G (Official Form 6G) (12/07)

In re	Angelberto Blanco,	Case No.
	Michelle Blanco	

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Document Page 41 of 68

B6H (Official Form 6H) (12/07)

In re	Angelberto Blanco,	Case No.
	Michelle Blanco	

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Document Page 42 of 68

B6I (Official Form 6I) (12/07)

	Angelberto Blanco			
In re	Michelle Blanco		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS C	F DEBTOR AN	D SI	POUSE		
Married	RELATIONSHIP(S): Son Son	AGE	2			
Employment	Son		9	CDOLICE		
Employment:	DEBTOR	Accounting		SPOUSE		
	ervice Tech. orthStar Heating and Air Conditioning	Accounting Roto Rotte				
	Years	2 Years	<u> </u>			
Address of Employer	Teals	2 16415				
	ark Ridge					
	pjected monthly income at time case filed)			DEBTOR		SPOUSE
	ommissions (Prorate if not paid monthly)		\$	2,600.00	\$	2,686.67
2. Estimate monthly overtime	minissions (Frotate if not paid monthly)		\$ \$	0.00	\$ _	0.00
2. Estimate montainy overtime			<u> </u>	0.00	_	0.00
3. SUBTOTAL			\$_	2,600.00	\$_	2,686.67
		_				
4. LESS PAYROLL DEDUCTIONS						
 a. Payroll taxes and social securi- 	ty		\$	398.67	\$	355.33
b. Insurance			\$	43.33	\$	34.67
c. Union dues			\$	0.00	\$	0.00
d. Other (Specify): Tools,	Phone, Uniforms		\$ _	143.00	\$	0.00
			\$_	0.00	\$ _	0.00
5. SUBTOTAL OF PAYROLL DEDU	ICTIONS	Γ	\$_	585.00	\$_	390.00
6. TOTAL NET MONTHLY TAKE H	OME PAY		\$_	2,015.00	\$_	2,296.67
7. Regular income from operation of b	usiness or profession or farm (Attach detailed state	ment)	\$	0.00	\$	0.00
8. Income from real property	•	ŕ	\$ _	0.00	\$	0.00
9. Interest and dividends			\$	0.00	\$	0.00
10. Alimony, maintenance or support production dependents listed above	payments payable to the debtor for the debtor's use	or that of	\$	0.00	\$	0.00
11. Social security or government assist (Specify):	stance		\$	0.00	\$	0.00
			\$	0.00	\$	0.00
12. Pension or retirement income			\$	0.00	\$	0.00
13. Other monthly income (Specify):			\$	0.00	\$	0.00
			\$	0.00	\$ _	0.00
14. SUBTOTAL OF LINES 7 THROU	JGH 13	Γ	\$_	0.00	\$_	0.00
15. AVERAGE MONTHLY INCOME	E (Add amounts shown on lines 6 and 14)		\$ <u>_</u>	2,015.00	\$_	2,296.67
16. COMBINED AVERAGE MONTH	HLY INCOME: (Combine column totals from line	15)		\$	4,311	.67

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Page 43 of 68 Document

B6J (Official Form 6J) (12/07)

_	Angelberto Blanco			
In re	Michelle Blanco		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	The averag	•
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,200.00
a. Are real estate taxes included? Yes No _X_	' =====	· · · · · · · · · · · · · · · · · · ·
b. Is property insurance included? Yes No _X		
2. Utilities: a. Electricity and heating fuel	\$	175.00
b. Water and sewer	\$	0.00
c. Telephone	\$	90.00
d. Other See Detailed Expense Attachment	\$	300.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	650.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	45.00
7. Medical and dental expenses	\$	150.00
8. Transportation (not including car payments)	\$	325.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	40.00
c. Health	\$	0.00
d. Auto	\$	135.00
e. Other 12. Taxes (not deducted from wages or included in home mortgage payments)	\$	0.00
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	362.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Child Care	\$	600.00
Other and Extracurricular Activities	\$	150.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	4,272.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	_	
a. Average monthly income from Line 15 of Schedule I	\$	4,311.67
b. Average monthly expenses from Line 18 above	\$	4,272.00
c. Monthly net income (a. minus b.)	\$	39.67

	Case 09-22976	Doc 1		Entered 06/24/09 15 Page 44 of 68	:02:00	Desc Main
B6J (Off	icial Form 6J) (12/07)		Document	Page 44 01 00		
	Angelberto Blanco					
In re	Michelle Blanco			C	Case No.	
			J	Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment

Other Utility Expenditures:

Cell Phones	<u> </u>	150.00
Cable/Internet	\$	150.00
Total Other Utility Expenditures	\$	300.00

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Document Page 45 of 68

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Angelberto Blanco Michelle Blanco		Case No.	
		Debtor(s)	Chapter	7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

			ad the foregoing summary and schedules, consisting of est of my knowledge, information, and belief.
Date	June 24, 2009	Signature	/s/ Angelberto Blanco Angelberto Blanco Debtor
Date	June 24, 2009	Signature	/s/ Michelle Blanco Michelle Blanco Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Document Page 46 of 68

B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

	Angelberto Blanco			
In re	Michelle Blanco		Case No.	
		Debtor(s)	Chapter	7
			•	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$56,290.00 2008:Total Combined Income \$33,992.00 2006: Combined Income

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. *All debtors*: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

STATUS OR

AMOUNT STILL OWING

2

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER GEMB v. Blanco 08 M1 180435

NATURE OF PROCEEDING Civil Action

COURT OR AGENCY AND LOCATION Circuit Court Cook County

DISPOSITION
Judgment - December 4, 2008

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Document Page 48 of 68

None П

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

AmeriCash Loans, L.L.C. 880 Lee Street Suite 302 C/O Checkbook Loan Dept. Des Plaines, IL 60016

DATE OF SEIZURE 12/2008

DESCRIPTION AND VALUE OF **PROPERTY** Garnishments on Wages

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER Capital One Auto Finance 3905 Dallas Parkway Bankruptcy Department Plano, TX 75093

Ford Motor Credit Bankruptcy Department 9700 Higgens Rd. Ste. 720 Des Plaines, IL 60018

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY** 2006 Chevrolet Impala Account # 8374691 Repossessed

Repossessed 2006 Ford Fusion

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN

OF COURT CASE TITLE & NUMBER DATE OF **ORDER**

DESCRIPTION AND VALUE OF **PROPERTY**

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

3

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Document Page 49 of 68

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND. IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None П

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Robin C. Reizner 8700 N. Waukegan Road #130 Morton Grove, IL 60053 Robin C. Reizner

DATE OF PAYMENT, AMOUNT OF MONEY NAME OF PAYOR IF OTHER OR DESCRIPTION AND VALUE THAN DEBTOR OF PROPERTY 3/2009 1000.00

3/2009 299.00

8700 N. Waukegan Road #130 Morton Grove, IL 60053

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None П

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION Washington Mutual

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE Checking

AMOUNT AND DATE OF SALE OR CLOSING

Negitive Balance

Negitive Balance

Charter One Checking

Citi Bank

Checking

Moved to a Different Bank

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Document Page 50 of 68

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

5

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Document Page 51 of 68

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

TAXPAYER-I.D. NO. BEGINNING AND (ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS ENDING DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Document Page 52 of 68

None 1

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

7

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRECC

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY

DATE OF INVENTORY

INVENTORY SUPERVISOR

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Document Page 53 of 68

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 8

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	June 24, 2009	Signature	/s/ Angelberto Blanco Angelberto Blanco Debtor
Date	June 24, 2009	Signature	/s/ Michelle Blanco
			Michelle Blanco Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Document Page 55 of 68

B8 (Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois

т	Angelberto Blanco Michelle Blanco			C. N	
In re	Michelle Biarico	I	Debtor(s)	Case No. Chapter	7
PART	CHAPTER 7 IN A - Debts secured by property o property of the estate. Attach a		nust be fully complete		
Proper	ty No. 1				
	tor's Name: n Motor Acceptance		Describe Property S Automobile	Securing Debt	:
Proper	ty will be (check one):				
	Surrendered	■ Retained			
	ning the property, I intend to (check Redeem the property Reaffirm the debt Other. Explain		oid lien using 11 U.S.C	C. § 522(f)).	
Proper	ty is (check one):				
	Claimed as Exempt		☐ Not claimed as exc	empt	
	B - Personal property subject to une additional pages if necessary.)	xpired leases. (All three	columns of Part B mu	ast be complete	ed for each unexpired lease.
Proper	ty No. 1				
Lesson -NONE	r's Name:	Describe Leased Pro	operty:	Lease will be U.S.C. § 365 ☐ YES	Assumed pursuant to 11 (p)(2):

B8 (Form 8) (12/08) Page 2

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date	June 24, 2009	Signature	/s/ Angelberto Blanco Angelberto Blanco Debtor
Date	June 24, 2009	Signature	/s/ Michelle Blanco
			Michelle Blanco Joint Debtor

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main

Document Page 57 of 68 United States Bankruptcy Court Northern District of Illinois

	Angelberto Blanco		G. W	
In re	Michelle Blanco	Debtor(s)	Case No. Chapter	7
	DISCLOSURE OF COMPE	NSATION OF ATTOI	RNEY FOR DE	EBTOR(S)
cc	ursuant to 11 U.S.C. § 329(a) and Bankruptcy Ru ompensation paid to me within one year before the fili e rendered on behalf of the debtor(s) in contemplation	ing of the petition in bankruptc	y, or agreed to be pai	d to me, for services rendered or to
	For legal services, I have agreed to accept		\$	1,000.00
	Prior to the filing of this statement I have received		\$ <u></u>	1,000.00
	Balance Due		\$	0.00
2. T	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3. T	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4. ■	I have not agreed to share the above-disclosed comp	pensation with any other person	unless they are mem	bers and associates of my law firm.
	I have agreed to share the above-disclosed compens copy of the agreement, together with a list of the nar			
5. Iı	n return for the above-disclosed fee, I have agreed to re	ender legal service for all aspect	ts of the bankruptcy of	ease, including:
b. c.	 Analysis of the debtor's financial situation, and rende Preparation and filing of any petition, schedules, stat Representation of the debtor at the meeting of credite [Other provisions as needed] Negotiations with secured creditors to redu agreements and applications as needed; pof liens on household goods. 	tement of affairs and plan which ors and confirmation hearing, a uce to market value; exempti	n may be required; nd any adjourned hea on planning; prepa	rings thereof;
6. B	by agreement with the debtor(s), the above-disclosed fer Representation of the debtors in any disch other adversary proceeding.			ef from stay actions or any
		CERTIFICATION		
	certify that the foregoing is a complete statement of an inkruptcy proceeding.	y agreement or arrangement for	payment to me for re	epresentation of the debtor(s) in
Dated:	June 24, 2009		er State Bar No.	
		Robin C. Reizner Law Offices of Ro 8700 N. Waukega Morton Grove, IL 6	n Ste 130	90728

(847) 583-0603 Fax: (847) 583-0596

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

B 201 (12/08) Page 2

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Robin C. Reizner State Bar No. 6190728	X /s/ Robin C. Reizner State Bar No.	June 24, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
8700 N. Waukegan Ste 130		
Morton Grove, IL 60053		
(847) 583-0603		
Certificate	e of Debtor	
I (We), the debtor(s), affirm that I (we) have received and	read this notice.	
Angelberto Blanco		
Michelle Blanco	X /s/ Angelberto Blanco	June 24, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ Michelle Blanco	June 24, 2009
	Signature of Joint Debtor (if any)	Date

Case 09-22976 Doc 1 Filed 06/24/09 Entered 06/24/09 15:02:00 Desc Main Document Page 60 of 68

United States Bankruptcy Court Northern District of Illinois

	Angelberto Blanco			
In re	Michelle Blanco		Case No.	
		Debtor(s)	Chapter 7	
	VI	ERIFICATION OF CREDITOR MA	ATRIX	
		Number of 0	Creditors:	77
	The above-named Debtor(s (our) knowledge.) hereby verifies that the list of credito	ors is true and correct to	the best of my
Date:	June 24, 2009	/s/ Angelberto Blanco		
		Angelberto Blanco		
		Signature of Debtor		
Date:	June 24, 2009	/s/ Michelle Blanco		
		Michelle Blanco		
		Signature of Debtor		

ACL P.O. Box 27901 Milwaukee, WI 53227

ACS P.O.Box 78208 Phoenix, AZ 85062-8208

Acs/college Loan Corpo Po Box 7051 Utica, NY 13504

Advocate Health Group P.O. Box 5598 Chicago, IL 60680

Advocate Medical Group 701 Lee Street, Suite 300 Des Plaines, IL 60016

Advocate-Lutheran General Hospital P.O. Box 73208 Chicago, IL 60673-7208

Afni P.O. Box 3427 Bloomington, IL 61702-3427

AmeriCash Loans 880 Lee Street Suite 302 Des Plaines, IL 60016

Associated Credit Services P.O. Box 9100 Hopkinton, MA 01748-9100

Best Buy Retail Services P O Box 17298 Baltimore, MD 21297-1298

Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091 Capital One Auto Finance 3901 N Dallas Pkwy Plano, TX 75093

CBCS P O Box 69 Columbus, OH 43216

CCSI P.O.Box 34119 Memphis, TN 38184

Certegy Payment Recovery Services P.O. Box 038997 Tuscaloosa, AL 35403-8997

Certegy payment Recovery Systems 11601 Roosevelt Boulevard Saint Petersburg, FL 33716

Certified Services Inc Po Box 177 Waukegan, IL 60079

Charter One Bank P O Box 480029 Niles, IL 60714

Chase Manhattan Attn: Bankruptcy Research Dept 3415 Vision Dr Columbus, OH 43219

Citi

Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64915

Citi Corp Credit Services Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195 Citibank Na
Attn.: Centralized Bankruptcy
Po Box 20507
Kansas City, MO 64195

Comcast 2508 W. Route 120 Mchenry, IL 60051-4712

Cook County States Attorneys P.O. Box A3984 Chicago, IL 60690-3984

Credit Management Control, INC. P.O. Box 1654
Green Bay, WI 54305-1654

Credit Protect Assoc. Po Box 802068 Dallas, TX 75380

Dell Financial Services Attn: Bankruptcy Dept. 12234 North Ih 35 Austin, TX 78753

Directv PO Box 9001069 Louisville, KY 40290-1069

Ford Motor Credit Corporation National Bankruptcy Center Po Box 537901 Livonia, MI 48153

Freedman Anselmo Lindberg & Rappe 1807 W. Deihl Road Suite 333 P.O. Box 3228 Naperville, IL 60566-7228

GE Capital P O Box 103101 Roswell, GA 30076 GEMB / HH Gregg Attention: Bankruptcy Po Box 103106 Roswell, GA 30076

GEMB / Walmart Attention: Bankruptcy Po Box 103106 Roswell, GA 30076

Gemb/jewelry Exchange Po Box 981439 El Paso, TX 79998

Glenview Cu 1312 Waukegan Road Glenview, IL 60025

Harvard Collection 4839 N Elston Ave Chicago, IL 60630

Hsbc Bank Po Box 5253 Carol Stream, IL 60197

Hsbc Best Buy Attn: Bankruptcy Po Box 6985 Bridge Water, NJ 08807

Hsbc/tax Attn: Bankruptcy Po Box 15522 Wilmington, DE 19850

I C System Inc Po Box 64378 Saint Paul, MN 55164

Illinois Collection Se 8231 W. 185th St. Ste. 100 Tinley Park, IL 60487 Illinois Tollway P.O. Box 5201 Lisle, IL 60532

Jareds Jewelers 375 Ghent Rd Akron, OH 44333

JC Penney Attention: Bankruptcy Department Po Box 103106 Roswell, GA 30076

Kca Financial Svcs 628 North St Geneva, IL 60134

KCRC P.O.Box 30650 Salt Lake City, UT 84130-0650

Kohls Attn: Recovery Po Box 3120 Milwaukee, WI 53201

Lvnv Funding Llc Po Box 740281 Houston, TX 77274

Marauder Corporation 74923 Highway 111 Indian Wells, CA 92210

Mark Allan Berk MD 900 N Westmoreland 222 Lake Forest, IL 60045

Med Busi Bur 1460 Renaissance D Park Ridge, IL 60068 Meyer & Njus 134 N. LaSalle Street Suite 1840 Chicago, IL 60602

NAFS 165 Lawrence Bell Drive #100 P.O.. Box 9027 Buffalo, NY 14231

National Credit Soluti 3675 E I 240 Service Rd Oklahoma City, OK 73135

NCI/Ocwen P.O. Box 740616 Atlanta, GA 30374-0616

NCO Financial Systems 507 Prudential Road Philadelphia, PA 19101-8547

Nicor Gas Attention: Bankruptcy Department 1844 Ferry Road Naperville, IL 60507

Nissan Motor Acceptanc

Nissan Motor Acceptance P.O. Box 0502 Carol Stream, IL 60132-0502

Northfield Photo Enforcement P.O. Box 76904 Cleveland, OH 44101-6500

Oldsmar Service Center P.O. Box 740800 Atlanta, GA 30374-0800

Oxford Collection Serv 135 Maxess Rd Melville, NY 11747 Pathology Consultants North PO Box 88641 Chicago, IL 60680

Receivables Management Inc. (RMI) / Mortg Attn: Bankruptcy 3348 Ridge Rd Lansing, IL 60438

Resurrection Healthcare 7435 W.Talcott Ave Chicago, IL 60631

Resurrection Immediate Care 3101 N Harlem Ave Chicago, IL 60634

RPM P.O. Box 1548 Lynnwood, WA 98046-1548

RPM 10501 SE Main Street, Suite 200 Portland, OR 97222

Supervalu 3465 Jewel/Osco

T-Mobile P O Box 742596 Cincinnati, OH 45274-2596

Target
Po Box 9475
Minneapolis, MN 55440

Torres Crdit 27 F Carlisle, PA 17013

TRS Recovery Services, Inc 5251 Westheimer Houston, TX 77056

Walgreens

WaMu P.O. Box 660022 Dallas, TX 75266-0022

West Asset Management Attn: Bankruptcy Po Box 105478 Atlanta, GA 30348

Wfnnb/express Po Box 182273 Columbus, OH 43218